

NVS-100



**FARM BUREAU MUTUAL INSURANCE COMPANY OF ARKANSAS, INC.
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY**

10720 Kanis Road • P. O. Box 31 • Little Rock, AR 72203-0031 • (501) 224-4400

JANUARY 11, 2005

*****THEFT LOG 2004*****

DEPT. OF TRANSPORTATION
DOCKETS

ADMINISTRATOR
NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION
400 SEVENTH STREET, S. W.
WASHINGTON, D.C. 20590

RE: PART 544 - INSURER REPORTING
SECTION 612, MOTOR VEHICLE INFORMATION AND COST
SAVINGS ACT
SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY (ARKANSAS)
REPORTING PERIOD: CALENDAR YEAR 2004

DEAR ADMINISTRATOR:

SOUTHERN FARM BUREAU CASUALTY INSURANCE COMPANY, FOR THE STATE
OF ARKANSAS, SUBMITS THE FOLLOWING INFORMATION FOLLOWING THE
FORMAT AS SET FORTH IN 49 CFR SECTION 544.6.

SECTION 544.6 (c) (1)

TOTAL NUMBER OF VEHICLE THEFTS - 261

MOTORCYCLES/ATVS -105

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2000	POLARIS	500	ATV
2003	HONDA	RANCHER	ATV
2003	YAMAHA	660	ATV
2000	YAMAHA	GRIZZLY	ATV
2003	HONDA	REON	ATV
2003	HONDA	CHF50	ATV
2002	SUZUKI	GSX	MC
1997	YAMAHA	BIG BEAR	ATV
1998	YAMAHA	GRIZZLY	ATV
2001	SUZUKI	GSX130	MC
2002	YAMAHA	350	ATV
2003	YAMAHA	660	ATV
2003	HONDA	RANCHER	ATV
2000	HONDA	FOREMAN	ATV
1998	HONDA	300	ATV
2004	YAMAHA	GRIZZLY	ATV

EXECUTIVE SECRETARIAT

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<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2004	POLARIS	450	ATV
2003	SUZUKI	2400	MC
2003	KAWASAKI	KV6	MC
2000	POLARIS	425	ATV
2003	HONDA	TRX	ATV
2001	YAMAHA	BLASTER	ATV
1999	YAMAHA	GRIZZLY	ATV
2003	HONDA	RUBICON	ATV
2000	HONDA	TRX450	ATV
2003	HONDA	450	ATV
2003	HONDA	FOREMAN	ATV
1998	HONDA	300	ATV
2003	SUZUKI	LTX	ATV
2001	KAWASAKI	ATV	ATV
1999	POLARIS	500	ATV
1997	HONDA	400	ATV
1998	HONDA	VR1000	MC
2000	HONDA	450	ATV
2003	HONDA	FOREMAN	ATV
1995	HONDA	300	ATV
2003	KODIAK	450	ATV
1996	KAWASAKI	BAYOU	ATV
1998	HONDA	TRX450	ATV
2001	HONDA	TRX500	ATV
2003	HONDA	350	ATV
2002	HONDA	TRX450	ATV
2003	HONDA	TRX400	ATV
2001	HONDA	TRX450	ATV
1999	HONDA	350	ATV
1997	SUZUKI	750	MC
1998	HONDA	FOREMAN	ATV
2003	HONDA	650	ATV
2004	YAMAHA	400	ATV
2000	KAWASAKI	300	ATV
2004	ARCTICAT	650	ATV
2004	POLARIS	400	ATV
2001	HONDA	TRX350	ATV
2003	POLARIS	500	ATV
2001	HONDA	400	ATV
2003	HONDA	TRX500	ATV
1995	YAMAHA	300	ATV
2004	KAWASAKI	KVF700	ATV
2004	YAMAHA	YFM40TS	ATV

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2001	KAWASAKI	300	ATV
2004	HONDA	RUBICON	ATV
1998	KAWASAKI	400	ATV
2004	HONDA	500	ATV
2004	HONDA	500	ATV
2000	HONDA	RANCHER	ATV
1997	GMC	CYCLE	MC
2004	HONDA	TRX500	ATV
2004	HONDA	RUBICON	ATV
2004	POLARIS	500	ATV
2003	HONDA	450	ATV
2001	HONDA	TRX	ATV
2001	HONDA	TRX	ATV
1998	HONDA	FOREMAN	ATV
1998	HONDA	450	ATV
2002	HONDA	350	ATV
2004	HONDA	650	ATV
2004	POLARIS	500	ATV
2004	HONDA	450	ATV
2003	KAWASAKI	NINJA636	MC
2003	YAMAHA	YFM400	ATV
2004	HONDA	RUBICON	ATV
2001	HONDA	RUBICON	ATV
1999	SUZUKI	250	ATV
1998	HONDA	300	ATV
2000	HONDA	400	ATV
1997	HONDA	300	ATV
2002	HONDA	RUBICON	ATV
2003	HONDA	RUBICON	ATV
2002	HONDA	RUBICON	ATV
2004	HONDA	TRX450	ATV
2004	YAMAHA	GRIZZLY	ATV
1999	HONDA	450ES	ATV
2004	YAMAHA	GRIZZLY	ATV
2004	HONDA	450	ATV
2003	POLARIS	SPORTSMAN	ATV
2004	POLARIS	SPORTSMAN	ATV
2004	KAWASAKI	KX250	MC
2005	POLARIS	RANGER	ATV
2004	HONDA	TRX450	ATV
2002	HONDA	TRX450	ATV
2003	YAMAHA	GRIZZLY	ATV
2004	POLARIS	RANGER	ATV

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2004	HONDA	RUBICON	ATV
2004	POLARIS	500	ATV

LIGHT TRUCKS - 61

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2000	CHEVY	K1500	PU
1999	DODGE	K1500	PU
2001	FORD	F150	PU
2001	DODGE	DAKOTA	PU
2003	GMC	SONOMA	PU
1999	CHEVY	K1500	PU
1993	FORD	F150	PU
2003	CHEVY	SILVERADO	PU
1992	FORD	F150	PU
1996	CHEVY	S10	PU
1984	CHEVY	SILVERADO	PU
2001	TOYOTA	TUNDRA	PU
1997	GMC	SIERRA	PU
1996	CHEVY	C1500	PU
2001	GMC	SIERRA	PU
2000	CHEVY	SILVERADO	PU
2000	FORD	F150	PU
1997	FORD	F350	PU
1998	GMC	SIERRA	PU
2003	GMC	SONOMA	PU
1994	DODGE	RAM	PU
1995	FORD	FLATBED	PU
1997	TOYOTA	TACOMA	PU
2000	CHEVY	C1500	PU
2000	FORD	F150	PU
2003	FORD	RANGER	PU
2000	DODGE	DAKOTA	PU
1998	GMC	SIERRA	PU
2001	CHEVY	C1500	PU
1994	CHEVY	C1500	PU
2004	FORD	F150	PU
1998	GMC	SIERRA	PU
1991	CHEVY	C1500	PU
2002	CADILLAC	ESCALADE	PU
1996	FORD	F250	PU

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2001	CHEVY	C1500	PU
2003	DODGE	DAKOTA	PU
2003	DODGE	RAM	PU
1989	FORD	F250	PU
1998	DODGE	RAM	PU
2000	CHEVY	C1500	PU
2000	GMC	DENALI	PU
1991	GMC	SIERRA	PU
1997	CHEVY	C1500	PU
2000	GMC	SIERRA	PU
1994	TOYOTA	TUNDRA	PU
1996	GMC	SIERRA	PU
1990	CHEVY	C1500	PU
2001	FORD	F250	PU
2000	DODGE	RAM3500	PU
1994	FORD	F150	PU
2002	CHEVY	K1500	PU
2000	CHEVY	C1500	PU
2002	CHEVY	SILVERADO	PU
2004	CHEVY	SILVERADO	PU
2004	CHEVY	SILVERADO	PU
1994	CHEVY	C1500	PU
2000	MAZDA	B2500	PU
2001	GMC	SONOMA	PU
1993	CHEVY	K1500	PU
2004	FORD	XLT	PU

PASSENGER CARS - 48

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
1969	CHEVY	CORVETTE	CP
2000	DODGE	NEON	CP
2001	CHEVY	PRISM	CP
1996	FORD	CROWN VICTORIA	SD
1994	CHRYSLER	4D	SD
2003	CHEVY	CAVALIER	CP
1996	HONDA	ACCORD	CP
2002	TOYOTA	CELICA	CP
1989	PONTIAC	BONNEVILLE	SD

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
1999	OLDS	INTRIGUE	SD
1999	DODGE	INTREPID	SD
1991	BUICK	LESABRE	SD
1996	CHRYSLER	TOWN & CTRY	SD
1987	BUICK	LESABRE	SD
2002	CHEVY	CAVALIER	SD
2002	mitsubishi	ECLIPSE	CP
2000	DODGE	AVENGER	CP
1995	CADILLAC	DEVILLE	SD
1997	TOYOTA	CAMRY	SD
1995	CHEVY	CAPRICE	SD
1999	FORD	MUSTANG	CP
2000	OLDS	ALERO	CP
1993	LINCOLN	TOWN CAR	SD
2001	mitsubishi	GALANT	CP
2001	TOYOTA	COROLLA	CP
1983	JAGUAR	XJ6	SD
1995	mitsubishi	ECLIPSE	CP
1999	CADILLAC	CATERA	SD
2000	FORD	MUSTANG	CP
1996	HONDA	ACCORD	SD
2001	CADILLAC	CATERA	SD
2004	LEXUS	LX470	SD
2000	HONDA	ACCORD	SD
1998	SATURN	SL	SD
1999	PONTIAC	GRAND PRIX	CP
1995	CHEVY	CAPRICE	SD
1998	HONDA	ACCORD	CP
2001	HONDA	LX	CP
1998	CHEVY	MALIBU	SD
1995	HONDA	ACCORD	CP
1999	mitsubishi	GALANT	CP
2001	CHEVY	IMPALA	SD
1983	OLDS	REGAL	SD
2003	CHEVY	CAVALIER	CP
1995	HONDA	ACCORD	SD
2001	HONDA	ACCORD	SD
1998	PONTIAC	GRAND PRIX	SD
1995	CADILLAC	EL DORADO	SD

MULTIPURPOSE PASSENGER VEHICLES - 30

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2001	HUNDAI	SANTA FE	SUV
2001	FORD	EXPEDITION	SUV
2001	FORD	EXPLORER	SUV
2003	FORD	EXPEDITION	SUV
2000	FORD	EXPEDITION	SUV
1997	CHEVY	BLAZER	SUV
1991	JEEP	CHEROKEE	SUV
2000	CHEVY	BLAZER	SUV
1996	FORD	EXPLORER	SUV
2004	FORD	EXPLORER	SUV
1998	PLYMOUTH	VOYAGER	VAN
1996	CHEVY	BLAZER	SUV
1996	TOYOTA	4RUNNER	SUV
2000	DODGE	GRAND CARAVAN	VAN
1997	CHEVY	SUBURBAN	SUV
1998	JEEP	GRAND CHER.	SUV
1993	GMC	YUKON	SUV
2004	CHEVY	TAHOE	SUV
1996	CHEVY	BLAZER	SUV
1999	CHEVY	TAHOE	SUV
1996	FORD	EXPLORER	SUV
2000	GMC	DENALI	SUV
2001	mitsubishi	MONTERO	SUV
2002	JEEP	GRAND CHER.	SUV
2003	GMC	YUKON	SUV
1999	DODGE	DURANGO	SUV
1999	DODGE	CARAVAN	VAN
2001	MERCURY	MOUNTAINEER	SUV
2001	CHEVY	SUBURBAN	SUV
1997	GMC	YUKON	SUV

MISCELLANEOUS - 17

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2002	JOHN DEERE	541	LOADER
2002	JOHN DEERE	5320	CAB

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2002	PJ	FLATBED	TRAILER
1994	TRACKER	TRAILSTAR	TRAILER
2003	BIG TEX	DOVETAIL	TRAILER
2002	BIG TEX	TRAILER	TRAILER
2004	MEB	16' TANDEM	TRAILER
1995	TRACKER	30'	TRAILER
2004	FALCON	S2182	TRAILER
1991	GLASTRON	17'	TRAILER
2002	CARGO	DRYBOX	TRAILER
2004	KYMC	90	SCOOTER
1999	BIG TEX	TRAILER	TRAILER
1999	BIG TE	TRAILER	TRAILER
2002	PJTM	GOOSENECK	TRAILER
2003	UTILITY	16'	TRAILER
1999	JERRY	JAMES	TRAILER

TOTAL NUMBER OF RECOVERED VEHICLE THEFTS - 83

MOTORCYCLES/ATVS - 18

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2003	HONDA	ATV	ATV
2003	HONDA	ATV	ATV
2003	HONDA	TRX350	ATV
2001	HONDA	ATV	ATV
2004	HONDA	ATV	ATV
2004	POLARIS	500	ATV
2004	POLARIS	ATV	ATV
2003	HONDA	450	ATV
2002	HONDA	ATV	ATV
2001	HONDA	TRX	ATV
2000	HONDA	450	ATV
2003	HONDA	TRX	ATV
2002	HONDA	TRX350	ATV
2003	HONDA	ATV	ATV
2001	KAWASAKI	ZXA	MC
1998	SUZUKI	GSX75	MC
2002	YAMAHA	ATV	ATV
2000	HONDA	400	ATV

LIGHT TRUCKS - 29

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
1999	CHEVY	K1500	PU
2000	DODGE	RAM3500	PU
1994	FORD	F150	PU
2000	GMC	SIERRA	PU
2000	CHEVY	C1500	PU
1994	TOYOTA	TUNDRA	PU
2001	FORD	F250	PU
2003	DODGE	RAM	PU
1996	GMC	SIERRA	PU
1989	FORD	F250	PU
1996	FORD	F250	PU
1998	GMC	SIERRA	PU
2001	GMC	SIERRA	PU
2001	CHEVY	C1500	PU
1998	GMC	SIERRA	PU
1996	FORD	F350	PU
1998	GMC	SIERRA	PU
1997	GMC	SIERRA	PU
2000	CHEVY	C1500	PU
2000	CHEVY	C1500	PU
2001	TOYOTA	TUNDRA	PU
1997	TOYOTA	TUNDRA	PU
2001	FORD	F150	PU
2000	GMC	SIERRA	PU
2003	CHEVY	C1500	PU
1999	DODGE	K1500	PU
1996	TOYOTA	TACOMA	PU
2002	FORD	RANGER	PU
2000	MAZDA	B2500	PU

PASSENGER CARS - 21

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
2001	MITSUBISHI	MONTERO	SD
1995	CADILLAC	EL DORADO	SD
2001	CADILLAC	CATERA	SD
1995	HONDA	ACCORD	SD
1995	CHEVY	CAPRICE	SD

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
1998	SATURN	SL1	SD
2000	FORD	MUSTANG	CP
2002	CHEVY	CAVALIER	CP
1995	MITS	ECLIPSE	CP
1995	CADILLAC	DEVILLE	SD
2000	OLDS	ALERO	CP
2001	MITSUBISHI	GALANT	CP
2002	TOYOTA	CELICA	CP
1991	BUICK	LESABRE	SD
1997	DODGE	INTREPID	SD
1996	HONDA	ACCORD	CP
1989	PONTIAC	BOONESVILLE	SD
1999	OLDS	INTRIGUE	SD
2003	CHEVY	CAVALIER	CP
1996	FORD	CROWN VICT.	SD
1995	HONDA	ACCORD	SD

MULTIPURPOSE PASSENGER VEHICLES - 15

<u>YEAR</u>	<u>MAKE</u>	<u>MODEL</u>	<u>LINE</u>
1999	DODGE	DURANGO	SUV
2002	JEEP	GRAND CHER.	SUV
1996	CHEVY	BLAZER	SUV
1997	CHEVY	SUBURBAN	SUV
1996	CHEVY	BLAZER	SUV
1996	TOYOTA	4RUNNER	SUV
2000	DODGE	GRAND CAR	VAN
2004	FORD	EXPLORER	SUV
1998	PLYMOUTH	VOYAGER	VAN
2000	CHEVY	BLAZER	SUV
2000	FORD	EXPEDITION	SUV
2003	FORD	EXPEDITION	SUV
2001	FORD	EXPLORER	SUV
2001	FORD	EXPEDITION	SUV
1999	CHEVY	SUBURBAN	SUV

NATIONAL HIGHWAY TRAFFIC SAFETY ADMINISTRATION REPORT

544.6(C)3

All claims are reported to Southern Farm Bureau Casualty Insurance Company in Little Rock. The physical damage supervisor maintains a log or a copy of each report of stolen vehicles. The log is maintained by the physical damage supervisor's assistant and supervised by the physical damage supervisor.

544.6(C)4

Southern Farm Bureau Casualty Insurance Company makes a report of theft and theft recovery to the ISO. This is the only entity we report the above information to. The insured or someone on their behalf must report the theft to the local police authorities before a claim is paid. The company claims adjuster advises local police when Southern Farm Bureau Casualty Insurance Company pays for a stolen vehicle.

544.6(D)1

As requested from the above information, I have attached the pertinent sections of the rate manuals to justify these requirements.

544.6(D)2

Attached is pertinent information for rate manuals to answer the majority of these requirements also. Keep in mind, we do not assess premium penalties based on theft potential of a particular vehicle. We do, however, use the list symbols furnished by ISO.

544.6(D)(2)I

The total number of comprehensive claims for the calendar year 2004 is 32,670 claims.

544.6(D)(II)(A)

For the calendar year 2004, Southern Farm Bureau Casualty Insurance Company does not capture any specific information necessary to break down our comprehensive theft losses.

544.6(D)(2)(III)

The total dollar amount paid by Southern Farm Bureau Casualty Insurance Company during the calendar year 2004 in response to all comp. claims was \$27,128,788.00.

544.6(D)(2)(IV)(A)(1)

Southern Farm Bureau Casualty Insurance Company does not keep any statistical information that breaks down the dollar amount as a result of theft. However, this information is included in the above-mentioned comprehensive claims.

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544.6(D)(2)(VI)

The total dollar amount received by Southern Farm Bureau Casualty Insurance Company in the form of salvage from auto thefts was \$119,421.00. We do not modify premiums or charge for comprehensive based on theft potential. We do not have any vehicles to identify as receiving a penalty premium due to increased theft potential. We do, however, use ISO list symbols in our rate and adjustments.

544.6(D)(2)(VII)

Not Applicable. See response to 544.6(D)(II)(VI)

544.6(D)(2)(VIII)

Not Applicable. See response to above-mentioned section.

544.6(D)(3)

In 2004, there were no rate plans or rules used to modify premiums charged for comprehensive auto insurance based on theft potential. No such modifications were made.

544.6(D)(4)

The basic of our premium charge for comprehensive insurance coverage is loss experience set forth in enclosed copies of rate manual. We do not assess premium penalties based on theft potential.

544.6(E)(1)(2)(3)

We do not modify premiums charged for comprehensive insurance coverage based on theft potential. We do not include a theft prevention rate of an individual make or model. Instead, we rate the total loss potential based on all causes of comprehensive coverage. Loss potential is based on our data at the ISO. However, we do not rate the ISO procedure for rating and lower list symbol for prior model vehicle based on reverse or losses based on reverse or loss experience, including theft.

544.6(F) All Sub-Parts

We do not modify premiums charged for comprehensive insurance coverage for vehicles equipped with anti-theft devices. We do not gather information to distinguish those vehicles equipped with anti-theft devices from those that are not. We do not simply include a theft provision in the rate of any individual make or model. Instead, we rate the total loss prevention based on all causes, including the comprehensive coverage.

544.6(G)(1)

The company has established a cash reward program for information leading to the arrest and conviction of all persons committing arson or theft to a Farm Bureau member's residence. A reward

National Highway Traffic Safety Administration Report
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is advertised in the local newspapers, as well as signs posted on the premises. We feel this practice works very well in rural areas.

The company requires all theft losses to be reported to the local enforcement and conduct a thorough investigation of each loss. We also follow up with the law enforcement to see if any progress is made on the case and to encourage them to conduct a full investigation. We feel this requirement may deter some theft losses because people worry about thefts are being reported to the authorities and a thorough investigation will be conducted.

In 2004, Southern Farm Bureau Casualty Insurance Company was a member of ISO and all thefts were reported to them and merged into the network where law enforcement agencies toward the detection of fraud and recovery of such property.

We feel these procedures will not only help reduce theft, but also deterrence for future thefts.

544.6(G)(I & II)

The company actively promotes the use of used parts for repairs when possible. The adjuster calls the salvage yard he feels has a good reputation in the community and will only receive the parts from legitimate legal sources. The adjusters are required to give body shops or repair agencies the name of where they locate these parts on their estimates.

Sincerely,

Kevin McKenzie
Physical Damage Supervisor

cc: Steve Murray, State Claims Manager
John Bonner, Associate State Claims Manager
All District Claims Managers

ID-13666

CALCULATION OF SIX MONTH PREMIUM

1. Determine classification according to:
 - A. Use of vehicle
 - B. Age of driver
 - C. Sex of driver
 - D. Qualification for Multi-Vehicle Discount
 - E. Qualification for Good Student/Driver Training Discount
2. Determine territory.
3. Determine rating symbol and model year of vehicle.
4. Select the appropriate Base Premiums for BIPD, Comprehensive, and Collision and add together for a total Base Premium.
5. Select the appropriate Class Factor and multiply times the total Base Premium.
6. Multiply Medical Base Premium times the class factor to determine PIP-1 premium, then add f charges for PIP-2, PIP-3, and/or Endorsement Codes GO, CP, CS, CU, and NO. Add this to t amount in Step 5.
7. If the applicant is eligible for discounts, such as defensive driving, auto/homeowner or claim fr each discount multiply the applicable factor times the amount in Step 6.
8. Determine points, if any. If points are to be applied, multiply the following factors times t amount developed in Step 7.

0 Points - 1.30	3 Points - 1.90
1 Point - 1.40	4 Points - 2.15
2 Points - 1.55	5 Points - 2.65

9. Add UM charge to the subtotal after point charges.
10. Add UIM charge to the amount calculated after UM for total premium.
11. Add Rental/Travel Expense charge to the amount calculated after UIM for total premium.

**NOTE: ROUND TO NEAREST PENNY AFTER EACH CALCULATION.
DOUBLE THE TOTAL FOR ANNUAL PREMIUM.**

AUTOMOBILE FACTOR RATING WORKSHEET

	Veh #1: Class Yr & Make: Model: VIN #	Veh #2: Class Yr & Make: Model: VIN #	Veh #3: Class Yr & Make: Model: VIN #
Territory:	4		
COVERAGES APPLIED FOR:	Veh #1: Class 3A1D Yr & Make: 1992 Chevrolet Model: Blazer VIN # 8F1GTCBT18YOD12	Veh #2: Class 1C D Yr & Make: 1999 Ford Model: Crown Victoria VIN # 8F1FABP43YOD123	Veh #3: Class 1A D Yr & Make: 2002 Cadillac Model: Deville Coupe VIN # 8F1G6CD1150KE12
Rating Symbol:	10	Rating Symbol: 07	Rating Symbol: 14
BI/PD BASE PREMIUM			
Limit	<u>100/300/50</u>	143.15	143.15
Comprehensive Base Premium			
Ded	\$100	+ 75.35	91.04 163.37
Collision Base Premium			
Ded	\$250	+ 116.77	152.12 228.79
Total Base Premium	= 335.27	Includes Drivers Training x 3.29	386.31 535.31
	= 1,103.04	PIP 1, 2, 3 + 31.84	417.21 PIP 1, 2, 3 17.18 15.99
Special Endorsements	+ 1,134.88		
Subtotal	= 1,134.88	434.39	497.77
Defensive Driving Discount	x		
	= 1,134.88	434.39	497.77
Point Surcharge	x Standard Charge 1.30		
	= 1,475.34	25/50/30 + 11.78	434.39 25/50/30 11.78 11.78
Uninsured Motorist	25/50/30 + 22.08	25/50/30 22.08	25/50/30 22.08
Underinsured Motorist	+ 15.00	10.00	10.00
Rental/Travel Expense			
TOTAL PREMIUM	= \$1,524.20	\$478.25	\$541.63

SPECIAL ENDORSEMENT CODES

The following are Special Endorsements which affect the contract or premium. If one of these endorsements applies, it will be shown in the "Endorsements" space on the declaration.

<u>CODE</u>	<u>ENDORSEMENT</u>
GO	Drive Government Owned Vehicle
CP	Carry Passengers for Consideration
SS	Plus 25% on Collision (Stainless Steel Tanks) include in collision premium, not as special endorsement.
CS	School Children Endorsement
SR	SR-22 Filing - Endorsement Form SR-22
LG	Plus 25% on Comp (Logging and/or Lumber Vehicles), include in comp premium, not as special endorsement.
DT	Driver Training Discount
SM	Motorcycle (Less than 300 lbs.)
RE	Restrictive Endorsement (Does not affect premium)
SP	Servicemen's Endorsement (Does not affect premium)
LM	Motorcycle over 300 lbs.
GS	Good Student Discount
MS	Any typed endorsement
PS	Public Service Commission Endorsement
NO	Non-Ownership Endorsement - Liability and Medical Coverage
DD	Defensive Driving Discount
RV	Recreational Vehicle Endorsement
PG	Post Graduate Student Discount
AA	Antique Auto Endorsement
CF	Claim Free Discount
AH	Auto Home Discount
CV	Classic Vehicle Endorsement
CU	Customization Endorsement

Customization Endorsement Rate

Comprehensive: $0.1168 \times (\text{Customization Amount} / \$1000) \times \text{Comp Base Rate}$
Collision: $0.0550 \times (\text{Customization Amount} / \$1000) \times \text{Coll Base Rate}$

FLAT CHARGES

Uninsured Motorists Premiums

		30	40	50	100	200	250	500
	25/50	5.89	11.78	12.43	13.13			
	50/100	7.83	13.72	14.37	15.08	16.96		
	100/300	10.13	16.02	16.67	17.38	19.26	20.32	21.62
	200/300	11.78	17.67	18.32	19.02	20.91	21.97	23.27
	300/300	13.55	19.44	20.08	20.79	22.68	23.74	25.03
	300/500	14.73	20.62	21.26	21.97	23.85	24.91	26.21
	500/500	17.08	22.97	23.62	24.33	26.21	27.27	28.57
								30.39

Rental/Travel Coverage

1, 4, 6	10.00
2, 3, 5	15.00

Personal Injury Protection (PIP)

Medical Payment Base Rate x Class Factor	
PIP-1	3.00
PIP-2	7.00
PIP-3	

Special Endorsements - All Classifications

	Govt. Veh - Code (GO)	Carrying Pass. - Code (CP)	School Children - Code (CS)	Non-Ownership - Code (NO) Liab. & Med.
	25/50/30	13.41	10.63	10.63
	50/100/30	14.80	11.74	11.74
	100/300/50	16.66	13.21	13.21
	300/300/100	19.28	15.29	15.29
	300/500/100	19.41	15.39	15.39
	500/500/100	20.86	16.54	16.54

Underinsured Motorists

Underinsured Motorists Coverage is not available on the following classifications:

Trucks classed CA or CB

Trailers classed CC or CD

School Buses SB1, SB2, SB3

RV Classes RV11, RV12, RV21, RV22, RV31, RV32

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 1
PULASKI COUNTY, OUT OF STATE

LIMITS: PREMIUMS:	BODILY INJURY AND PROPERTY DAMAGE LIABILITY				UM BODILY INJURY COVERAGE				MED PAY			
	25/50/50 160.06	50/100/50 176.78	100/300/100 180.15	300/1000/100 189.15	100/300/50 202.51	300/1000/100 230.63	300/1000/100 232.15	25/50 7.36	50/100 11.04	100/300 22.08	300/500 26.86	300/500 27.23
COMPREHENSIVE COVERAGE												
NO DEDUCTIBLE												
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PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 1
PULASKI COUNTY, OUT OF STATE

COLLISION COVERAGE

		\$50 DEDUCTIBLE		\$100 DEDUCTIBLE		\$150 DEDUCTIBLE		\$200 DEDUCTIBLE		\$250 DEDUCTIBLE		\$300 DEDUCTIBLE	
		1994	2003	1994	2003	1994	2003	1994	2003	1994	2003	1994	2003
1	198.92	189.80	180.27	170.95	163.18	165.41	147.64	139.87	133.05	127.43	121.22	115.00	108.78
2	228.05	215.45	204.86	194.26	185.43	176.32	167.77	158.94	151.87	144.81	137.75	123.62	118.32
3	257.69	245.61	233.53	221.45	211.30	204.32	191.26	181.19	173.14	166.08	157.03	148.98	140.93
4	278.04	265.00	251.97	238.94	228.08	217.22	206.36	195.49	186.81	178.12	169.43	160.74	152.05
5	297.48	280.04	267.01	250.98	238.12	227.26	216.34	205.47	196.76	187.08	178.41	169.73	161.05
6	316.92	300.48	287.45	270.42	257.56	246.64	235.72	224.85	216.14	206.46	197.77	188.09	179.41
7	336.36	319.92	306.89	289.86	276.98	266.06	255.14	244.27	235.55	225.86	217.17	207.49	198.81
8	355.80	342.57	325.72	308.67	294.83	280.79	266.75	252.71	241.48	230.25	219.02	207.79	196.55
9	375.24	362.80	346.05	329.02	315.21	301.18	287.15	273.11	262.88	250.59	236.94	227.28	216.63
10	394.68	366.41	342.57	325.72	308.67	294.83	280.79	266.75	252.71	241.48	230.25	219.02	207.79
11	414.12	372.96	356.49	338.01	320.53	305.96	291.39	276.82	262.25	250.59	236.94	227.28	216.63
12	433.56	388.80	370.57	362.36	344.12	318.94	303.75	288.56	273.37	261.22	249.07	236.92	224.77
13	453.00	404.82	385.86	366.69	347.72	331.92	316.11	300.31	284.50	271.86	260.21	246.57	233.92
14	472.44	427.77	409.68	391.51	373.74	355.97	337.24	319.44	301.61	287.95	273.35	260.72	248.07
15	491.88	452.10	433.53	415.36	397.59	379.82	361.09	343.32	325.50	311.82	297.21	284.57	271.90
16	511.32	472.33	453.68	435.51	417.74	399.97	381.24	363.47	345.64	331.92	318.30	305.67	292.99
17	530.76	491.55	472.89	454.72	436.95	419.18	400.45	382.68	364.85	351.12	337.49	324.86	312.23
18	549.20	519.91	495.54	471.16	446.79	428.49	406.18	386.87	365.56	349.31	333.06	316.82	300.57
19	568.64	544.77	519.23	493.70	468.16	446.86	425.60	404.32	383.04	366.02	348.98	331.97	314.95
20	588.08	560.02	542.93	516.23	489.53	467.28	445.03	422.78	400.53	382.72	364.92	347.12	329.32
21	607.52	590.94	542.86	514.78	491.39	470.99	448.59	426.19	404.59	383.75	365.03	346.31	327.59

\$100 DEDUCTIBLE RATE-----0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE-----0.60 X \$50 DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE-----0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE-----0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1990 AND SUBSEQUENT MODEL YEARS:
SYMBOL FACTOR

MULTIPLY THE FACTOR BY THE "50 DEDUCTIBLE" LIST SYMBOL "2" RATE.
EXAMPLE: FOR 1994 SYMBOL 24 VEHICLE, 3.11 X \$133.08 = \$413.91 PREMIUM

26
3.88

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS

TERRITORY 2

CRITTENDEN COUNTY

LIMITS: PREMIUMS:	BODILY INJURY AND PROPERTY DAMAGE LIABILITY			UIM BODILY INJURY COVERAGE			MED PAY								
	25/50/30 138.17	50/100/50 152.33	100/300/100 155.53	100/300/100 171.95	300/300/100 174.85	300/500/100 189.15	25/50 7.36	50/100 11.04	300/300 22.08	300/500 26.86	27.23	5000 7.32			
COMPREHENSIVE COVERAGE															
NO DEDUCTIBLE															
1	124.04	118.22	112.41	106.59	101.76	98.90	92.06	87.21	83.34	79.46	75.59	71.71	67.83	64.93	24.97
2	150.02	151.57	144.11	138.06	130.45	124.24	118.02	111.81	106.84	101.87	96.90	91.93	86.97	83.24	29.97
3	179.89	171.27	162.86	154.43	147.41	140.39	133.37	126.35	120.73	115.12	108.50	103.88	98.27	94.06	37.46
4	197.19	187.94	178.70	169.46	161.76	164.05	146.35	138.85	132.49	126.32	120.16	114.00	107.84	103.22	44.12
5	222.15	210.55	201.05	191.70	183.70	175.94	167.35	159.76	151.96	143.77	136.97	129.37	121.77	114.17	52.17
6	247.60	234.80	224.05	214.30	205.45	196.60	187.85	179.05	170.20	161.40	153.55	145.75	137.95	129.15	60.15
7	272.05	258.25	247.45	238.60	229.75	220.85	212.05	203.20	194.35	185.50	177.65	169.85	161.95	153.15	68.15
8	296.50	283.65	272.85	264.00	255.15	246.25	237.45	228.60	219.75	210.90	203.05	195.25	187.35	178.55	76.15
9	320.95	308.05	297.25	288.40	279.55	270.65	261.85	253.00	244.15	235.30	227.45	219.65	211.75	203.85	84.15
10	319.63	304.05	289.67	274.00	262.20	249.71	231.23	224.74	214.76	204.77	194.78	184.79	174.80	167.31	121.53
11	343.49	327.39	311.29	295.18	281.77	268.35	254.93	241.51	230.78	220.05	208.31	198.58	187.84	179.79	148.16
12	368.93	351.04	334.34	317.05	302.64	288.23	273.82	259.40	247.88	236.35	224.82	213.29	201.76	183.11	173.14
13	391.19	372.86	354.52	336.18	320.90	305.62	290.34	275.06	262.83	250.61	238.38	228.18	213.93	204.77	190.77
14	413.35	394.05	375.35	356.90	341.60	326.30	311.00	295.70	281.40	267.10	252.80	239.50	226.20	212.90	200.70
15	437.50	417.20	398.50	379.10	363.80	348.50	333.20	317.90	303.60	289.30	274.00	259.70	246.40	233.10	219.90
16	461.65	441.35	422.05	402.70	387.40	372.10	356.80	341.50	327.20	312.90	298.60	284.30	269.90	256.60	242.40
17	485.80	465.50	445.80	426.40	411.10	395.80	380.50	365.20	350.90	336.60	322.30	308.00	294.60	281.30	267.10
18	553.40	527.46	501.52	476.68	463.96	432.34	410.72	398.11	371.81	364.62	337.23	319.93	302.64	289.87	378.73
19	581.56	563.83	536.10	508.37	486.27	462.16	439.05	415.94	397.46	378.97	350.48	342.00	323.51	309.65	416.19
20	631.32	601.72	572.13	542.54	517.88	493.22	468.56	443.90	424.17	404.44	384.71	364.98	345.25	330.46	453.65
21	672.66	641.13	609.60	578.07	551.78	526.62	499.24	472.97	451.95	430.92	409.90	388.88	367.86	352.10	480.27

\$50 DEDUCTIBLE RATE-----0.80 X NO DEDUCTIBLE RATE

\$100 DEDUCTIBLE RATE-----0.50 X NO DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE-----0.45 X NO DEDUCTIBLE RATE

\$300 DEDUCTIBLE RATE-----0.35 X NO DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1980 AND SUBSEQUENT MODEL YEARS:

SYMBOL FACTOR

22 23 24 25 26

4.55 4.83 5.22 6.05 6.88

MULTIPLY THE FACTOR BY THE "NO DEDUCTIBLE" LIST SYMBOL "2" RATE.
EXAMPLE: FOR 1984 SYMBOL 24 VEHICLE, 5.22 X \$95.00 = \$496.80 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 2
CRITTENDEN COUNTY

COLLISION COVERAGE

		\$50 DEDUCTIBLE									
		1984					1985				
		1	2	3	4	5	6	7	8	9	10
		208.80	197.10	187.41	177.72	169.84	161.56	153.48	145.41	138.94	132.48
1	235.00	223.98	212.97	201.95	192.77	183.59	174.41	165.23	157.89	143.20	126.02
2	287.90	265.34	242.76	230.22	219.74	209.30	198.83	188.37	179.99	171.62	163.25
3	289.05	276.50	261.95	248.40	231.11	226.82	214.53	203.24	194.20	185.17	178.14
4	315.30	291.65	270.35	250.00	229.75	210.50	195.25	179.00	164.75	157.11	147.75
5	327.20	304.50	282.75	259.50	234.25	214.00	193.75	173.50	157.25	147.75	147.75
6	357.65	336.13	318.62	291.91	277.32	262.72	251.04	239.37	227.69	216.01	204.34
7	387.75	369.57	351.40	333.22	318.07	302.93	287.78	272.83	260.52	248.40	236.28
8	404.20	385.25	366.30	347.36	331.57	315.78	299.99	284.20	271.57	258.94	246.31
9	420.65	400.93	381.21	361.49	345.06	328.63	312.20	295.77	282.82	269.48	256.33
10	447.00	421.00	392.00	362.00	332.00	302.00	272.00	242.00	212.00	182.00	152.00
11	566.35	539.80	513.25	486.70	464.49	443.38	422.26	401.15	380.04	363.15	346.26
12	592.20	564.44	538.68	508.92	485.79	462.65	439.52	416.39	398.21	380.51	362.82
13	622.75	593.55	564.36	535.17	510.85	488.52	462.19	437.67	418.41	398.95	379.49

\$100 DEDUCTIBLE RATE-----0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE-----0.80 X \$50 DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE-----0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE-----0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1980 AND SUBSEQUENT MODEL YEARS:

SYMBOL

FACTOR

25

26

28

3.49

3.86

MULTIPLY THE FACTOR BY THE "50 DEDUCTIBLE" LIST SYMBOL "2" RATE.

EXAMPLE: FOR 1984 SYMBOL 24 VEHICLE, 3.11 X \$138.36 = \$430.30 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS

TERRITORY 3

CONWAY, FAULKNER, GRANT, JEFFERSON AND LONOKE COUNTIES

LIMITS: PREMIUMS:	BODILY INJURY AND PROPERTY DAMAGE LIABILITY				UM BODILY INJURY COVERAGE			MED PAY 5000 6.45			
	25/50/30 127.67	50/100/30 141.29	50/100/50 143.92	100/300/50 159.38	100/300/100 162.02	300/300/100 184.92	300/500/100 186.18	25/50 7.36	50/100 11.04	100/300 22.08	300/500 26.86
COMPREHENSIVE COVERAGE											
NO DEDUCTIBLE											
1984											
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PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS

TERBITOY 3

CONTINUATION COVER PAGE

\$500 DEDUCTIBLE									
NON-DEDUCTIBLE									
	1	2	3	4	5	6	7	8	9
1	163.18	174.38	165.99	157.41	150.26	143.10	135.94	128.79	123.08
2	266.14	198.38	188.93	178.87	170.74	162.61	154.48	146.35	139.85
3	237.28	228.16	215.04	203.91	194.84	185.38	176.11	166.84	159.42
4	266.01	244.01	232.01	220.01	210.01	200.01	190.01	180.01	172.01
5	200.00	190.00	180.00	170.00	160.00	150.00	140.00	130.00	120.00
6	190.00	180.00	170.00	160.00	150.00	140.00	130.00	120.00	110.00
7	180.00	170.00	160.00	150.00	140.00	130.00	120.00	110.00	100.00
8	170.00	160.00	150.00	140.00	130.00	120.00	110.00	100.00	90.00
9	160.00	150.00	140.00	130.00	120.00	110.00	100.00	90.00	80.00
10	330.84	315.43	289.92	284.41	271.48	258.55	245.62	232.70	222.35
11	343.43	327.33	311.24	285.14	281.72	268.31	254.89	241.48	230.74
12	368.00	341.22	324.44	307.66	283.67	265.71	251.72	240.53	229.36
13	372.57	356.11	337.64	320.18	305.83	291.07	278.52	261.97	250.32
14	376.14	359.77	341.30	323.84	308.09	293.34	279.79	263.24	251.59
15	379.73	363.36	344.89	327.43	310.97	295.22	281.57	265.02	252.37
16	383.32	366.95	346.48	328.92	312.46	296.71	283.06	267.51	254.86
17	386.91	370.54	352.07	334.61	318.15	299.36	285.70	269.15	256.20
18	456.29	433.84	411.40	392.70	374.00	356.30	336.80	321.84	306.88
19	461.62	478.11	454.59	431.49	411.48	391.89	372.30	352.70	337.03
20	464.52	469.82	475.34	450.76	430.27	408.78	389.29	368.80	352.41
21	525.72	499.86	474.01	452.46	430.92	409.37	387.83	370.59	353.35

\$100 DEDUCTIBLE RATE — 0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE — 0.00 X \$50 DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE — 0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE — 0.40 X \$50 DEDUCTIBLE RATE

"THE GROWTH OF THE CHINESE COMMUNITY IN NEW YORK CITY"

RATING SYMBOLS HIGHER THAN 21 FOR 1880 AND SUBSEQUENT YEARS

22 60

2.80

WILL TIPPLY THE FACTOR BY THE "350 DEDUCTIBLE" HIST SYME

EXAMPLE: FOR 1894 SYMBOL 24 VEHICLE, 3.11 X \$122.66 =

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PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS

TERRITORY 4
REMAINDER OF ST/

\$50 DEDUCTIBLE RATE —— **0.60 X NO DEDUCTIBLE RATE**
\$100 DEDUCTIBLE RATE —— **0.50 X NO DEDUCTIBLE RATE**
\$250 DEDUCTIBLE RATE —— **0.45 X NO DEDUCTIBLE RATE**

\$500 DEDUCTIBLE RATE: — 0.35 X NO DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1980 AND SUBSEQUENT MODEL YEARS:	
SYMBOL	FACTOR
22	23
4.55	4.83

NOTE: THE FACTORS BY THE TWO DEDUCTIBLE RATE SYMBOLS ARE

EXAMPLE: FOR 1994 SYMBOL 24 VEHICLE, 5.22 X \$81.90 = \$427.52 PREMIUM

AR - 11 (Efff 01-01-2003)

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 4
REMAINDER OF STATE

COLLISION COVERAGE

CAR NUMBER	CARRIER	STATE	CITY	COST	\$50 DEDUCTIBLE	MODEL YEAR OF VEHICLE	\$100 DEDUCTIBLE			\$250 DEDUCTIBLE			\$500 DEDUCTIBLE			\$1,000 DEDUCTIBLE		
							1983	1984	1985	1986	1987	1988	1989	1990	1991	1992	1993	1994
1	196.95	187.72	178.49	169.25	161.56	153.87	148.48	132.33	128.17	120.02	113.86	107.71	103.09	42.17	42.17	42.17	42.17	
2	223.81	213.32	202.83	192.34	183.59	174.86	168.11	157.37	150.37	143.38	136.38	129.38	122.40	117.15	53.49	53.49	53.49	53.49
3	255.14	243.18	231.22	219.26	209.30	190.33	189.36	179.40	171.42	163.45	155.48	147.50	139.53	133.85	65.60	65.60	65.60	65.60
4	275.28	262.38	249.48	236.57	225.82	218.07	204.31	193.58	184.98	176.36	167.75	159.15	150.55	144.09	78.49	78.49	78.49	78.49
5	295.42	277.52	253.62	235.82	215.82	200.31	184.31	170.31	157.31	147.31	137.31	127.31	117.31	107.31	107.31	107.31	107.31	107.31
6	315.56	297.66	273.76	253.96	233.96	213.96	193.96	173.96	153.96	143.96	133.96	123.96	113.96	103.96	93.96	93.96	93.96	93.96
7	335.71	317.81	293.91	273.91	253.91	233.91	213.91	193.91	173.91	153.91	143.91	133.91	123.91	113.91	103.91	93.91	93.91	93.91
8	355.85	339.17	322.49	305.61	291.91	278.01	264.11	250.21	239.09	227.97	216.85	205.73	194.61	186.27	156.96	156.96	156.96	156.96
9	369.28	351.97	334.66	317.36	302.83	288.50	274.08	259.65	248.11	236.57	225.03	213.49	201.95	193.30	173.36	173.36	173.36	173.36
10	384.35	366.91	348.86	330.82	316.78	300.74	285.70	270.67	258.64	246.61	234.58	222.55	210.52	201.50	188.78	188.78	188.78	188.78
11	400.67	381.84	363.06	344.26	328.63	312.98	297.33	281.68	269.16	256.84	244.13	231.61	219.08	208.70	200.18	200.18	200.18	200.18
12	416.00	397.13	378.30	359.50	343.77	328.04	312.31	296.58	280.95	267.32	254.69	242.07	229.45	216.83	207.21	207.21	207.21	207.21
13	432.33	413.43	394.60	375.77	359.04	343.31	327.58	311.85	296.12	282.49	269.86	257.24	244.62	231.99	223.37	223.37	223.37	223.37
14	448.66	429.76	410.93	392.10	375.37	359.64	343.91	328.18	312.45	298.82	285.19	272.57	259.94	247.31	238.69	229.07	229.07	229.07
15	464.99	446.06	427.23	408.40	391.67	375.94	359.21	343.48	328.75	315.12	298.49	285.86	273.23	260.61	251.99	242.37	242.37	242.37
16	481.32	462.42	443.59	424.76	408.03	392.30	376.57	360.84	345.11	332.48	319.85	307.22	294.59	281.97	273.35	264.73	264.73	264.73
17	497.65	478.75	459.92	441.09	425.36	409.63	393.90	378.17	362.44	349.81	337.18	324.55	311.93	294.97	281.51	269.44	269.44	269.44
18	514.78	490.03	466.50	442.37	422.26	402.16	382.05	361.94	345.85	329.77	313.68	297.59	281.51	269.44	252.02	252.02	252.02	252.02
19	530.38	506.09	486.61	463.53	442.46	421.39	400.32	379.25	362.39	346.54	328.68	311.83	294.97	282.33	262.33	252.62	252.62	252.62
20	546.00	523.58	511.12	484.88	462.65	440.62	418.59	396.56	378.93	361.31	343.69	328.06	308.44	295.22	278.28	278.28	278.28	278.28
21	562.09	545.29	537.49	509.69	486.52	463.35	440.18	417.02	398.48	379.85	361.41	342.88	324.35	310.45	294.86	281.03	281.03	281.03

\$100 DEDUCTIBLE RATE — 0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE — 0.80 X \$50 DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE — 0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE — 0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1990 AND SUBSEQUENT MODEL YEARS:

SYMBOL

FACTOR

22

2.80

23

2.93

24

3.11

25

3.49

26

3.86

MULTIPLY THE FACTOR BY THE "\$50 DEDUCTIBLE" LIST SYMBOL "Z" RATE.
 EXAMPLE: FOR 1984 SYMBOL 24 VEHICLE, 3.11 X \$131.77 = \$409.80 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS										
TERRITORY 5 MISSISSIPPI COUNTY										
LIMITS: PREMIUMS:	BODILY INJURY AND PROPERTY DAMAGE LIABILITY				UIM BODILY INJURY COVERAGE				MED PAY	
	25/50/30	50/100/30	50/100/50	100/300/100	300/300/100	300/500/100	25/50	50/100	100/300	300/500
COMPREHENSIVE COVERAGE										
NO DEDUCTIBLE										
MODEL YEAR OF VEHICLE										
1980 & 1981										
1982 & 1983										
1984 & present										
1	124.04	118.22	112.41	108.59	101.75	96.90	92.08	87.21	83.34	78.46
2	159.02	151.57	144.11	136.06	130.45	124.24	118.02	111.81	106.84	101.87
3	178.69	171.27	162.85	154.43	147.41	140.39	133.37	126.35	120.73	115.12
4	197.19	181.94	178.70	169.46	161.76	154.05	146.35	138.65	132.49	126.32
5	215.75	209.10	201.56	195.99	189.75	182.87	176.20	169.30	167.49	167.73
6	234.32	227.76	219.96	212.96	205.75	197.75	189.76	182.19	175.24	169.23
7	252.88	245.51	237.56	229.51	220.54	210.64	200.08	191.83	181.71	174.74
8	271.44	264.31	255.61	246.51	237.54	228.34	218.34	208.85	197.86	189.27
9	290.00	281.96	272.51	262.51	252.54	242.71	232.23	224.74	214.75	204.77
10	318.53	304.85	298.67	286.69	262.20	249.71	237.23	224.74	214.75	194.78
11	343.48	327.39	311.29	295.18	281.77	268.35	254.93	241.51	230.78	220.05
12	368.93	351.64	334.34	317.05	302.84	288.23	273.82	259.40	247.88	236.35
13	391.19	372.86	354.52	336.18	322.90	305.62	290.34	275.08	262.83	250.61
14	413.45	394.82	375.12	355.75	339.74	320.40	305.74	291.07	281.00	267.52
15	434.71	415.88	395.25	375.25	355.75	335.75	315.75	302.51	289.51	274.86
16	456.07	436.71	416.25	395.75	375.75	355.75	335.75	315.75	291.07	271.21
17	477.43	456.71	436.25	415.75	395.75	375.75	355.75	335.75	315.75	291.07
18	553.40	527.48	501.52	475.58	453.95	432.34	410.72	387.12	366.74	350.41
19	561.56	533.83	536.10	508.37	485.27	462.16	439.05	416.94	397.46	378.97
20	631.32	601.72	572.13	542.54	517.88	489.22	468.56	443.90	424.17	404.44
21	672.86	641.13	609.60	578.07	551.73	526.52	499.24	472.97	451.95	430.92

\$80 DEDUCTIBLE RATE — 0.80 X NO DEDUCTIBLE RATE

\$100 DEDUCTIBLE RATE — 0.50 X NO DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE — 0.45 X NO DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE — 0.35 X NO DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1980 AND SUBSEQUENT MODEL YEARS:
SYMBOL FACTOR

22	23	24	25	26
4.55	4.83	5.22	6.05	6.88

MULTIPLY THE FACTOR BY THE "NO DEDUCTIBLE" LIST SYMBOL "Z" RATE.
EXAMPLE: FOR 1984 SYMBOL 24 VEHICLE, 5.22 X \$95.00 = \$495.80 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 5
MISSISSIPPI COUNTY

COLLISION COVERAGE

COLLISION COVERAGE \$100 DEDUCTIBLE	\$60 DEDUCTIBLE										1990 \$ PREMIUM
	MODERN VEHICLE										
1 188.95	187.72	178.49	169.25	161.56	153.87	146.17	138.48	132.33	126.17	120.02	113.98
2 223.81	213.32	202.83	192.34	183.56	174.85	166.11	157.37	150.37	143.36	136.38	129.39
3 255.14	243.18	231.22	219.26	209.30	196.33	189.36	179.40	171.42	163.45	155.48	147.50
4 275.28	262.36	249.48	236.57	225.82	216.07	204.31	193.56	184.96	176.35	167.75	159.15
5 305.42	292.50	277.62	262.71	249.96	236.11	223.36	210.61	201.86	192.11	182.46	172.80
6 335.56	322.64	307.76	292.85	279.09	265.24	252.49	239.74	229.99	216.23	206.58	196.92
7 365.70	352.78	337.90	323.00	309.24	295.39	282.64	269.89	259.14	245.38	235.73	226.07
8 395.85	382.85	367.97	353.07	339.31	325.46	312.71	299.96	289.21	275.45	265.80	256.14
9 425.99	412.99	398.11	383.21	369.45	355.60	342.85	329.10	319.35	305.59	295.94	286.28
10 355.85	339.17	322.49	306.81	291.91	278.01	264.11	250.21	239.09	227.97	216.85	205.73
11 366.28	351.97	334.66	317.35	302.93	288.50	274.08	259.65	248.11	236.67	225.03	213.49
12 384.95	368.91	348.66	330.82	315.76	300.74	285.70	270.67	258.64	246.61	234.58	220.52
13 400.62	381.84	363.06	344.28	326.83	312.98	297.33	281.68	269.16	256.64	244.13	231.61
14 416.29	397.29	378.53	359.75	341.90	324.05	308.20	292.45	279.60	266.75	253.90	241.30
15 431.96	413.36	394.63	375.85	357.00	339.15	323.30	307.55	294.70	281.85	268.99	255.94
16 447.63	428.50	409.77	390.98	372.13	354.28	338.43	322.58	309.73	296.88	283.97	270.92
17 463.30	443.67	424.90	406.01	387.16	369.31	353.46	337.61	324.76	311.91	299.00	286.04
18 514.76	490.63	466.50	442.37	422.26	402.16	382.05	361.94	345.85	326.77	313.68	297.56
19 539.38	514.08	488.61	463.53	442.46	421.39	400.32	379.25	362.38	345.54	326.68	311.63
20 564.00	537.56	511.12	484.88	462.65	440.62	418.59	398.56	378.83	361.31	343.69	326.06
21 583.06	565.28	537.49	509.69	486.52	463.35	440.18	417.02	398.48	379.95	361.41	342.88

\$100 DEDUCTIBLE RATE — 0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE — 0.60 X \$50 DEDUCTIBLE RATE

\$300 DEDUCTIBLE RATE — 0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE — 0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1990 AND SUBSEQUENT MODEL YEARS:
 SYMBOL FACTOR

22 2.26	23 2.03	24 1.91
23 2.00	24 1.83	25 1.71
24 1.80	25 1.67	26 1.55
25 1.70	26 1.57	27 1.45
26 1.60	27 1.49	28 1.37
27 1.50	28 1.44	29 1.32
28 1.40	29 1.36	30 1.24
29 1.30	30 1.27	31 1.15
30 1.20	31 1.20	32 1.08
31 1.10	32 1.10	33 0.98
32 1.00	33 1.00	34 0.88
33 0.90	34 0.90	35 0.78
34 0.80	35 0.80	36 0.68
35 0.70	36 0.70	37 0.58
36 0.60	37 0.60	38 0.48
37 0.50	38 0.50	39 0.38
38 0.40	39 0.40	40 0.28
39 0.30	40 0.30	41 0.20
40 0.20	41 0.20	42 0.10

MULTIPLY THE FACTOR BY THE "50 DEDUCTIBLE" LIST SYMBOL "2" RATE.

EXAMPLE: FOR 1994 SYMBOL 24 VEHICLE, 3.11 X \$131.77 = \$409.80 PREMIUM

26
25
24
23
22

3.49
3.11
2.93
2.80
2.26

3.86

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 6
UNION COUNTY

LIMITS: PREMIUMS:	BODILY INJURY AND PROPERTY DAMAGE LIABILITY			UIM BODILY INJURY COVERAGE			MED PAY				
	25/50/30 125.63	50/100/30 138.53	50/100/50 141.21	100/300/100 155.87	100/300/100 158.55	300/500/100 180.25	25/50 7.36	50/100 11.04	100/300 22.08	300/500 26.88	27.23
COMPREHENSIVE COVERAGE											
NO DEDUCTIBLE											
MODEL YEAR OF VEHICLE											
1990											
1991											
1992											
1993											
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PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 6
UNION COUNTY

COLLISION COVERAGE

		\$50 DEDUCTIBLE TERRITORY 6 UNION COUNTY											
		1983					1984						
		1	2	3	4	5	6	7	8	9	10	11	12
1	216.65	206.49	198.34	188.18	177.72	169.25	160.79	152.33	145.56	138.79	132.02	125.25	46.36
2	246.19	234.66	223.11	211.57	201.86	192.34	182.72	173.10	165.41	157.71	150.02	142.33	59.28
3	280.86	267.50	254.34	241.19	230.22	219.26	208.30	187.34	188.57	179.79	171.02	162.25	146.91
4	302.81	289.62	274.42	260.23	248.40	236.67	224.74	212.91	203.45	193.96	184.53	175.06	158.60
5	324.76	305.03	290.30	275.57	260.84	246.11	232.38	219.55	209.72	199.89	189.05	179.52	157.20
6	346.71	325.97	311.24	296.51	281.78	267.05	253.32	239.50	229.67	219.84	209.22	199.38	175.96
7	368.66	347.02	332.29	316.56	301.83	287.10	273.37	259.54	249.71	239.88	229.26	219.43	195.17
8	391.44	373.09	354.74	336.39	321.12	305.81	290.52	275.23	263.00	250.77	238.53	226.30	172.88
9	406.21	387.17	368.13	348.09	333.22	317.35	301.49	285.62	272.92	260.23	247.54	234.84	190.72
10	423.44	403.60	383.75	363.90	347.36	330.82	314.28	297.73	284.50	271.27	258.04	244.80	208.76
11	440.68	420.02	399.38	378.71	361.49	344.28	327.07	309.85	296.08	282.31	268.54	254.77	221.65
12	457.92	437.34	416.77	396.20	379.43	362.67	345.95	329.72	310.97	297.30	282.51	267.74	230.67
13	475.17	454.66	434.10	413.53	396.76	379.99	363.27	346.54	331.71	317.94	303.08	289.31	252.20
14	492.42	471.74	451.17	430.59	413.82	397.05	380.32	363.59	348.76	334.93	319.04	295.23	257.10
15	509.67	488.95	468.38	447.71	430.94	414.17	397.44	380.61	365.80	351.98	337.12	323.31	277.96
16	526.92	506.23	485.66	464.99	448.22	431.45	414.72	397.99	383.16	369.34	355.52	341.71	292.74
17	544.17	523.47	502.80	482.13	465.36	448.59	431.86	415.13	399.30	385.47	371.64	357.83	270.52
18	561.42	539.23	518.66	497.99	481.22	464.45	447.71	431.98	416.15	399.32	385.49	371.66	248.31
19	578.67	553.32	537.50	517.86	500.86	486.70	463.63	440.35	417.17	388.63	360.09	343.01	300.82
20	620.40	591.31	562.23	533.15	508.82	484.68	460.45	436.22	416.83	397.44	378.05	358.67	310.56
21	652.40	621.82	591.24	560.86	535.17	509.69	484.20	458.72	438.33	417.94	397.56	377.17	341.49

\$100 DEDUCTIBLE RATE — 0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE — 0.60 X \$50 DEDUCTIBLE RATE

\$300 DEDUCTIBLE RATE — 0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE — 0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1980 AND SUBSEQUENT MODEL YEARS:

SYMBOL	22	23	24	25	26
FACTOR	2.80	2.93	3.11	3.49	3.88

MULTIPLY THE FACTOR BY THE "\$50 DEDUCTIBLE" LIST SYMBOL "2" RATE.
 EXAMPLE: FOR 1984 SYMBOL 24 VEHICLE, 3.11 X \$144.85 = \$450.79 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS

TERRITORY 7

CRAWFORD COUNTY

LIMITS: PREMIUMS:	BODILY INJURY AND PROPERTY DAMAGE LIABILITY				UIM BODILY INJURY COVERAGE				MED PAY			
	25/50/30 121.98	50/100/30 134.88	50/100/50 137.41	100/300/100 152.07	300/300/100 154.80	300/500/100 176.30	25/50 177.47	50/100 7.38	100/300 11.04	300/300 22.08	300/500 26.86	200/200 27.23
COMPREHENSIVE COVERAGE												
NO DEDUCTIBLE												
MODEL YEAR OF VEHICLE												
1989 & PRIOR												
RTG SYM	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993
1	103.72	98.86	94.00	89.14	85.08	81.03	76.98	72.93	69.69	66.45	63.20	59.96
2	132.98	126.74	120.51	114.28	109.08	103.89	98.69	93.50	89.34	85.19	81.03	76.86
3	150.26	143.22	136.18	129.13	123.26	117.39	111.52	105.65	100.96	96.26	91.57	86.87
4	184.89	157.18	149.43	141.70	135.26	128.82	122.38	115.94	110.79	105.63	100.48	95.33
5	183.51	174.90	166.30	157.70	150.53	143.36	136.20	128.03	123.29	117.56	111.82	106.09
6	204.78	185.18	185.58	175.98	167.99	159.99	151.99	143.89	137.59	131.19	124.79	118.39
7	226.06	215.46	204.87	194.27	185.44	176.61	167.78	158.95	151.88	144.82	137.75	130.69
8	248.00	234.47	222.94	211.41	201.80	192.19	182.58	172.97	165.28	157.60	149.91	142.22
9	267.28	254.75	242.22	229.69	219.25	208.81	198.37	187.93	179.58	171.23	162.87	154.52
10	287.23	273.76	260.30	246.84	235.62	224.40	213.18	201.96	192.98	184.00	175.03	166.05
11	308.50	294.04	279.58	265.12	253.07	241.02	228.97	216.92	207.28	197.63	187.99	178.35
12	327.12	311.79	298.45	281.12	269.34	255.58	242.78	230.01	219.78	209.56	199.34	189.12
13	349.73	333.33	318.94	300.55	288.88	273.22	259.56	245.90	234.97	224.04	213.11	202.18
14	377.65	359.95	342.25	324.54	309.79	295.04	280.29	265.54	253.73	241.93	230.13	218.33
15	408.23	389.10	369.86	350.83	334.88	316.93	302.98	287.04	274.28	261.83	248.77	236.01
16	438.16	415.71	385.27	374.82	357.79	340.75	323.71	306.67	283.04	279.41	265.78	252.15
17	462.75	441.06	419.37	397.68	379.80	361.53	343.45	325.37	310.91	296.45	281.99	267.53
18	494.67	471.48	448.29	425.11	405.78	386.46	367.14	347.81	332.36	316.90	301.44	285.98
19	527.91	503.17	478.42	453.67	433.05	412.43	391.81	371.19	354.69	338.19	321.70	305.20
20	562.19	536.12	509.75	483.39	461.41	439.44	417.47	395.50	377.82	360.34	342.76	325.19
21												

\$50 DEDUCTIBLE RATE — 0.60 X NO DEDUCTIBLE RATE

\$100 DEDUCTIBLE RATE — 0.50 X NO DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE — 0.45 X NO DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE — 0.35 X NO DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1989 AND SUBSEQUENT MODEL YEARS:
SYMBOL FACTORMULTIPLY THE FACTOR BY THE "NO DEDUCTIBLE" LIST SYMBOL "Z" RATE.
EXAMPLE: FOR 1994 SYMBOL 24 VEHICLE, 5.22 X \$78.44 = \$414.68 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 7
CRAWFORD COUNTY

COLLISION COVERAGE

RTG SYM	2004	2003	2002	2001	2000	1999	1998	1997	1996	1995	1994	1993	1992	1991	1990	\$50 DEDUCTIBLE		
																	MODEL	YEAR
1	208.80	187.10	187.41	177.72	169.84	161.58	153.48	145.41	138.94	132.48	128.02	119.58	113.09	108.25	44.28			
2	235.00	223.98	212.97	201.95	182.77	183.59	174.41	165.23	157.89	150.55	143.20	135.86	129.51	123.01	56.58			
3	247.90	255.34	242.78	230.22	219.76	208.30	198.83	188.37	179.99	171.62	163.25	154.88	145.51	140.23	68.88			
4	289.05	275.50	281.85	248.40	237.11	225.82	214.53	203.24	194.20	185.17	176.14	167.11	158.07	161.30	82.41			
5	305.50	291.16	278.35	267.51	261.40	238.67	228.74	214.80	208.28	198.71	186.18	176.62	167.07	168.51	97.18			
6	324.20	309.10	293.35	278.35	261.40	238.36	210.89	228.02	212.56	211.56	191.62	187.48	177.35	168.76	110.71			
7	340.75	324.78	306.50	292.85	282.41	262.90	242.90	239.69	228.34	219.59	207.64	198.98	186.36	175.26	123.31			
8	345.45	322.71	305.01	295.01	285.11	265.11	251.15	239.98	228.33	219.59	207.64	198.98	186.36	175.26	123.31			
9	373.85	358.13	338.62	321.10	306.51	291.91	277.32	262.72	251.04	239.37	227.89	218.01	204.34	195.58	184.83			
10	387.75	369.57	351.40	333.22	318.07	302.93	287.78	272.63	260.52	248.40	236.28	224.17	212.05	202.96	182.05			
11	404.20	385.25	366.30	347.36	331.57	315.78	289.99	284.20	271.57	258.94	246.31	233.68	221.05	211.57	189.27			
12	420.85	400.93	381.21	361.49	345.06	328.63	312.20	295.77	282.62	269.48	256.33	243.19	230.04	220.18	216.49			
13	441.90	421.08	400.38	379.35	361.01	345.15	327.80	310.64	298.43	283.33	269.22	256.41	241.81	231.28	226.53			
14	467.65	445.73	423.40	401.73	381.47	361.35	345.15	327.80	310.64	298.43	283.33	269.22	256.41	241.81	231.28	226.53		
15	483.50	470.36	447.23	424.00	401.73	381.47	361.35	345.15	327.80	310.64	298.43	283.33	269.22	256.41	241.81	231.28		
16	617.00	492.76	483.53	471.26	451.10	431.00	411.26	394.26	383.71	363.61	347.36	331.20	316.04	298.89	282.73	271.62	317.38	
17	515.16	489.82	464.49	443.38	422.26	401.15	380.04	363.15	346.26	329.36	312.47	295.58	282.92	264.42	244.42			
18	588.35	539.80	513.25	486.70	464.56	442.46	420.34	398.21	380.51	362.62	345.12	327.42	309.72	288.45	370.25			
19	582.20	584.44	536.68	508.92	485.79	462.65	439.52	416.39	397.88	379.38	360.87	342.36	323.86	309.98	397.31			
20	593.75	584.35	564.36	535.17	510.85	486.52	462.19	437.87	418.41	398.95	379.49	360.02	341.56	325.97				

\$100 DEDUCTIBLE RATE.— 0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE.— 0.60 X \$50 DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE.— 0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE.— 0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1990 AND SUBSEQUENT MODEL YEARS:

SYMBOL

FACTOR

22

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MULTIPLY THE FACTOR BY THE "50 DEDUCTIBLE" LIST SYMBOL "2" RATE.
EXAMPLE: FOR 1994 SYMBOL 24 VEHICLE, 3.11 X \$138.36 = \$430.30 PREMIUM

PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERITORY 8
BENTON, SEBASTIAN, AND WASHINGTON COUNTIES

650 DEDUCTIBLE RATE --- 0.60 X NO DEDUCTIBLE RATE

~~\$100 DEDUCTIBLE RATE — \$50 BEGGINER RATE~~

3100 DEDUCTIBLE RATE 0.36 X NO DEDUCTIBLE RATE

DEDUCTIBLE RATE 0.45 X **NO DEDUCTIBLE RATE** 0.25 X

35% DEDUCTIBLE RATE = 0.35 X INDEDUCTIBLE RATE

CABATING SYMBOLS HIGHER THAN 21 FOR 1990 AND SUBSEQUENT YEARS

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EXAMPLE: E008 1884 SYMBOL 24 VEHICLE 522 X \$68.34 =

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PRIVATE PASSENGER SEMIANNUAL BASE PREMIUMS
TERRITORY 8
BENTON, SEBASTIAN, AND WASHINGTON COUNTIES

COLLISION COVERAGE

RTG SYM	2004	2003	2002	2001	2000	1999	1998	1997	\$60 DEDUCTIBLE		1991 & 1990 & & PRIOR
									MODEL	YEAR OF VEHICLE	
1	171.36	163.32	155.28	147.25	140.56	133.87	127.17	120.48	115.12	109.77	104.41
2	194.71	185.59	176.46	167.33	159.73	152.12	144.51	136.91	130.82	124.74	118.65
3	221.97	211.57	201.16	190.76	182.09	173.42	164.75	156.07	149.14	142.20	135.26
4	239.50	228.27	217.04	205.82	196.46	187.11	177.75	168.40	160.91	153.43	145.94
5	253.13	241.26	229.40	217.53	207.64	197.76	187.87	177.98	170.07	162.16	154.25
6	268.70	256.11	243.51	230.92	220.42	209.92	199.43	188.93	180.54	172.14	163.74
7	282.33	269.10	255.86	242.63	231.60	220.57	209.54	198.52	189.69	180.87	172.05
8	295.96	282.09	268.22	254.34	242.78	231.22	219.66	208.10	198.85	189.60	180.35
10	309.59	295.08	280.57	266.08	253.96	241.87	229.78	217.68	208.01	198.33	188.66
11	321.28	306.22	291.16	276.10	263.55	251.00	238.45	228.45	215.90	205.82	195.78
12	334.91	319.21	303.51	287.81	274.73	261.65	248.56	235.48	225.02	214.55	204.08
13	348.54	332.20	315.86	299.52	285.91	272.29	258.68	245.06	234.17	223.28	212.39
14	368.06	348.90	331.74	314.58	300.28	285.98	271.69	257.39	245.85	234.51	223.07
15	387.48	369.32	351.15	332.99	317.85	302.72	287.58	272.45	260.34	248.23	236.12
16	408.90	389.73	370.56	351.40	335.42	319.45	303.48	287.51	274.73	261.95	249.17
17	428.37	408.29	388.21	368.13	351.40	334.66	317.93	301.20	287.81	274.42	261.04
18	447.84	426.85	405.85	384.88	367.37	349.87	332.38	314.89	300.89	286.90	272.90
19	469.26	447.26	425.27	403.27	384.94	366.61	348.28	329.95	315.28	300.62	285.95
20	490.68	467.68	444.68	421.68	402.51	383.34	364.17	345.01	329.67	314.34	299.01
21	515.99	491.80	467.62	443.43	423.27	403.12	382.96	362.81	346.68	330.56	314.43

\$1.00 DEDUCTIBLE RATE ----- 0.70 X \$50 DEDUCTIBLE RATE

\$250 DEDUCTIBLE RATE ----- 0.60 X \$50 DEDUCTIBLE RATE

\$500 DEDUCTIBLE RATE ----- 0.50 X \$50 DEDUCTIBLE RATE

\$1,000 DEDUCTIBLE RATE ----- 0.40 X \$50 DEDUCTIBLE RATE

RATING SYMBOLS HIGHER THAN 21 FOR 1990 AND SUBSEQUENT MODEL YEARS:
 SYMBOL FACTOR 22 23 24 25 26
 2.80 2.93 3.11 3.49 3.86

MULTIPLY THE FACTOR BY THE "\$50 DEDUCTIBLE" LIST SYMBOL "2" RATE.
 EXAMPLE: FOR 1994 SYMBOL 24 VEHICLE, 3.11 X \$114.64 = \$356.53 PREMIUM

PRIVATE PASSENGER CLASS FACTORS

ALL TERRITORIES
APPLICABLE TO BODILY INJURY, PROPERTY DAMAGE, MEDICAL, COMPREHENSIVE AND COLLISION COVERAGES

DRIVER AGE	DRIVER DESCRIPTION	SINGLE/ MULTI-	BASIC FACTORS				WITH DRIVER TRAINING DISCOUNT				WITH GOOD STUDENT DISCOUNT				WITH DRIVER TRAINING AND GOOD STUDENT DISCOUNT					
			1A 1B		1C 1D		1F		2A1 2B1		2C1 2D1		2F1 2G1		2A1 2B1		2C1 2D1		2F1 2G1	
			M	S	M	S	M	S	M	S	M	S	M	S	M	S	M	S		
ADULT	50-64	S	1.00	1.05	1.20	1.30	0.85													
	Over 65-64	S	0.95	1.00	1.15	1.25	0.80													
	15-18	S	2.80	2.85	3.00	3.05	2.66	2.52	2.57	2.70	2.76	2.39	2.10	2.14	2.25	2.29	1.99	1.89		
SINGLE MALE OCCASIONAL	19-21	S	2.41	2.46	2.61	2.66	2.28	2.17	2.21	2.35	2.39	2.15	1.89	1.93	2.03	2.06	1.79	1.70		
	22-24	S	1.85	1.90	2.05	2.10	1.70	1.65	1.70	1.82	1.87	1.63	1.63	1.67	1.76	1.80	1.63	1.61		
SINGLE MALE PRINCIPAL	15-18	S	3.05	3.11	3.27	3.31	2.85	2.80	2.85	2.90	2.95	2.72	2.48	2.52	2.60	2.67	2.37	2.43		
	19-21	S	3.43	3.48	3.63	3.68	3.28	3.09	3.13	3.27	3.31	2.95	2.67	2.61	2.72	2.76	2.46	2.52		
MARRIED MALE	22-24	S	2.39	2.44	2.57	2.62	2.26	2.11	2.16	2.21	2.26	2.01	1.78	1.82	1.87	1.92	1.62	1.68		
	15-18	S	2.15	2.20	2.35	2.40	2.00	1.94	1.98	2.02	2.06	1.81	1.61	1.65	1.70	1.75	1.45	1.53		
SINGLE FEMALE	19-21	S	1.71	1.76	1.91	1.96	1.56	1.54	1.58	1.62	1.66	1.42	1.45	1.48	1.52	1.56	1.26	1.38		
PICKUPS	22-24	S	1.39	1.45	1.57	1.61	1.26													
	No Single Male Under 25	S	1.44	1.49	1.62	1.67	1.31													
	Single Male Under 25	S	1.40	1.45	1.58	1.63	1.26													
USE	A																			
	B																			
DESCRIPTION																				

AR-21 (Eff. 11-15-2000)

PILOT USE or driven to work or school 3 miles or less (one way)	DESCRIPTION
Driven to work or school more than 3 miles but less than 10 miles (one way)	

RECREATIONAL VEHICLES

CLASSES AND RATES

Liability, UMBI, UMPD, PIP-1, Comprehensive and Collision Coverages are available for recreational vehicles. Underinsured Motorist, PIP-2 and PIP-3 are not available. To rate an RV, first decide on the correct classification.

The RV class code is a 4 digit code, determined by the horsepower and type of unit. Listed below are the class codes with their descriptions.

Class Code Table

Class Descriptions and Codes		Horse Power	Engine Displacement*
All Terrain	Mini-Bike		
Dune Buggy	Snowmobile		
Trail Bike	Golfmobile		
RV11	RV12	0-25	0-300 cc
RV21	RV22	26-50	301-600 cc
RV31	RV32	over 50	over 600 cc

*Only use Engine Displacement when horsepower is not available.

Next, determine the RV's list price when new and find the correct rating symbol.

RV Rating Symbols

List Price Range	Symbol	List Price Range	Symbol
\$0 - \$500	1	\$5001 - \$5500	15
501 - 750	2	5501 - 6000	16
751 - 1000	3	6001 - 6500	17
1001 - 1250	4	6501 - 7000	18
1251 - 1500	5	7001 - 8000	19
1501 - 1750	6	8001 - 9000	20
1751 - 2000	7	9001 - 10000	21
2001 - 2500	8	10001 - 11000	22
2501 - 3000	10	11001 - 12000	23
3001 - 3500	11	12001 - 13000	24
3501 - 4000	12	13001 - 14000	25
4001 - 4500	13	14001 - 15000	26
4501 - 5000	14		

When the class and rating symbol have been determined, the premium can be calculated by using the rates on the next page.

RECREATIONAL VEHICLE SEMIANNUAL BASE PREMIUMS

PHYSICAL DAMAGE COVERAGE

RTG SYM	\$100 COMPREHENSIVE & COLLISION DEDUCTIBLE						\$250 COMPREHENSIVE & COLLISION DEDUCTIBLE					
	CLASS CODE						CLASS CODE					
RV11	RV12	RV21	RV22	RV31	RV32	RV11	RV12	RV21	RV22	RV31	RV32	RV32
1	8.72	4.37	8.72	4.37	8.72	4.37	7.85	3.92	7.85	3.92	7.85	3.92
2	10.47	5.23	10.47	5.23	10.47	5.23	9.42	4.71	9.42	4.71	9.42	4.71
3	13.09	6.54	13.09	6.54	13.09	6.54	11.77	5.89	11.77	5.89	11.77	5.89
4	15.26	7.63	15.26	7.63	15.26	7.63	13.74	6.86	13.74	6.86	13.74	6.86
5	19.62	9.81	19.62	9.81	19.62	9.81	17.66	8.83	17.66	8.83	17.66	8.83
6	24.86	12.42	24.86	12.42	24.86	12.42	22.37	11.18	22.37	11.18	22.37	11.18
7	28.78	14.39	28.78	14.39	28.78	14.39	25.90	12.95	25.90	12.95	25.90	12.95
8	34.01	17.01	34.01	17.01	34.01	17.01	30.60	15.31	30.60	15.31	30.60	15.31
10	42.30	21.14	42.30	21.14	42.30	21.14	38.06	19.03	38.06	19.03	38.06	19.03
11	51.02	25.51	51.02	25.51	51.02	25.51	45.91	22.95	45.91	22.95	45.91	22.95
12	60.17	30.08	60.17	30.08	60.17	30.08	54.15	27.08	54.15	27.08	54.15	27.08
13	69.76	34.88	69.76	34.88	69.76	34.88	62.79	31.39	62.79	31.39	62.79	31.39
14	78.48	39.25	78.48	39.25	78.48	39.25	70.63	35.31	70.63	35.31	70.63	35.31
15	91.57	45.78	91.57	45.78	91.57	45.78	82.40	41.20	82.40	41.20	82.40	41.20
16	104.64	52.32	104.64	52.32	104.64	52.32	94.17	47.09	94.17	47.09	94.17	47.09
17	117.73	58.86	117.73	58.86	117.73	58.86	105.94	52.97	105.94	52.97	105.94	52.97
18	130.80	65.41	130.80	65.41	130.80	65.41	117.73	58.86	117.73	58.86	117.73	58.86
19	143.89	71.94	143.89	71.94	143.89	71.94	129.50	64.74	129.50	64.74	129.50	64.74
20	156.96	78.48	156.96	78.48	156.96	78.48	141.27	70.63	141.27	70.63	141.27	70.63
21	170.05	85.02	170.05	85.02	170.05	85.02	153.04	76.51	153.04	76.51	153.04	76.51
22	183.12	91.57	183.12	91.57	183.12	91.57	164.81	82.40	164.81	82.40	164.81	82.40
22	196.21	98.10	196.21	98.10	196.21	98.10	176.58	88.29	176.58	88.29	176.58	88.29
24	209.28	104.64	209.28	104.64	209.28	104.64	188.35	94.17	188.35	94.17	188.35	94.17
25	222.37	111.18	222.37	111.18	222.37	111.18	200.13	100.06	200.13	100.06	200.13	100.06
26	235.44	117.73	235.44	117.73	235.44	117.73	211.90	105.94	211.90	105.94	211.90	105.94
\$500 DEDUCTIBLE RATE — 0.75 X \$100 DEDUCTIBLE RATE												

LIABILITY COVERAGE

CLASS	LIABILITY LIMITS				
	25/50/30	50/100/30	100/300/50	300/300/100	300/500/100
RV11	8.18	9.07	10.38	12.40	12.56
RV12	4.10	4.54	5.19	6.20	6.28
RV21	12.28	13.61	15.55	18.60	18.84
RV22	6.14	6.81	7.78	9.30	9.43
RV31	14.72	16.32	18.67	22.32	22.61
RV32	7.37	8.17	9.34	11.15	11.30

UNINSURED MOTORISTS COVERAGE

CLASS	LIMITS				
	25/50/30	50/100/30	100/300/50	300/300/100	300/500/100
RV11	7.67	8.86	11.20	12.40	12.56
RV12	7.67	8.86	11.20	12.40	12.56
RV21	7.67	8.86	11.20	12.40	12.56
RV22	7.67	8.86	11.20	12.40	12.56
RV31	7.67	8.86	11.20	12.40	12.56
RV32	7.67	8.86	11.20	12.40	12.56

MOTORCYCLES

Motorcycles shall be classed according to the Private Passenger Auto classifications. All motorcycles shall take the full premium for liability, medical, and uninsured motorist for their class except those weighing 300 lbs. or less. The liability premium for cycles weighing 300 lbs. or less will be 1/2 the rate quoted in the manual for the particular classification desired.

To determine the premium, take the liability rate applicable and deduct the charge for Uninsured Motorist Coverage. Halve that rate and add UM back to the premium. Show endorsement "SM" in the Endorsement space on the application.

All motorcycles shall be written at standard rates.

Use the following scale to determine the physical damage premium. The scale is based on the retail price when new.

<u>If cost was:</u>	<u>Use symbol:</u>
\$0 - \$1,000	1
1,001 - 1,400	2
1,401 - 1,900	3
1,901 - 2,500	4
2,501 - 3,200	5
3,201 - 4,000	6
4,001 - 5,000	7
5,001 - 6,000	8
6,001 - 8,000	10
8,001 - 9,000	11
9,001 - 10,000	12
10,001 - 11,000	13
11,001 - 12,000	14
12,001 - 13,000	15
13,001 - 14,000	16
14,001 - 15,000	17
15,001 - 16,000	18
16,001 - 17,000	19
17,001 - 18,000	20
18,001 - 19,000	21
19,001 - 20,000	22

the removal of component parts, accessories, or personal belongings from a motor vehicle which is not moved.

[52 FR 76, Jan. 2, 1987, as amended at 60 FR 33149, June 27, 1995; 61 FR 41987, Aug. 13, 1996; 62 FR 33756, June 23, 1997]

§ 544.5 General requirements for reports.

(a) Each insurer to which this part applies shall submit a report annually not later than October 25, beginning on October 25, 1986. This report shall contain the information required by § 544.6 of this part for the calendar year three years previous to the year in which the report is filed.

(b) Each report required by this part must:

(1) Have a heading preceding its text that includes the words "Insurer Report".

(2) Identify the insurer, including all subsidiary companies, on whose behalf the report is submitted, and the designated agent, if any, submitting the report or that will submit further documents to complete the report.

(3) Identify the State or States in which the insurer did business during the reporting period.

(4) State the full name and title of the official responsible for preparing the report, and the address of the insurer.

(5) Identify the reporting period covered by the report.

(6) Be written in the English language;

(7) Include a glossary defining all acronyms and terms of art used in the report, unless those acronyms and terms of art are defined immediately after they first appear in the report;

(8) Be submitted in three copies to: Administrator, National Highway Traffic Safety Administration, 400 Seventh Street, SW., Washington, DC 20590; and

(9) If the insurer wishes to submit certain information under a claim of confidentiality, be submitted in accordance with part 512 of this chapter.

[52 FR 76, Jan. 2, 1987, 60 FR 33149, June 27, 1995, as amended at 61 FR 41987, Aug. 13, 1996; 62 FR 33756, June 23, 1997, 63 FR 70053, Dec. 18, 1998]

§ 544.6 Contents of insurer reports.

(a)(1) In the case of insurers that issue motor vehicle insurance policies, provide the information specified in paragraphs (b) through (g) of this section, including the extent to which such information is reported to

business during the reporting period if the insurer is listed in appendix A, or for each State listed after the insurer's name if the insurer is listed in appendix B.

(2) In the case of a motor vehicle rental or leasing company listed in appendix C, provide the information specified in paragraphs (c), (d)(2)(iv), and (g) of this section for each vehicle type listed in paragraph (b) of this section, for each State in which the company, including any licensee, franchisee, or subsidiary, did business during the reporting period. The information for each listed company shall include all relevant information from any licensee, franchisee, or subsidiary.

(b) For each of the following vehicle types, provide the information specified in paragraphs (c) through (g) of this section for all vehicles of that type insured by the insurer during the reporting period—

(1) Passenger cars.

(2) Multipurpose passenger vehicles.

(3) Light trucks.

(4) Heavy trucks.

(5) Motorcycles.

(6) (c)(1) List the total number of vehicle thefts for vehicles manufactured in the 1983 or subsequent model years, subdivided into model year, model, make, and line, for this type of motor vehicle.

(2) List the total number of recoveries for vehicles manufactured in the 1983 or subsequent model years, subdivided into model year, model, make, and line, for this type of motor vehicle. Beginning with the report due not later than October 25, 1987, for each of these subdivisions number of recoveries, indicate how many were:

(i) Recoveries intact;

(ii) Recoveries-in-whole; and

(iii) Recoveries-in-part.

(3) Explain how the theft and recovery data set forth in response to paragraphs (c) (1) and (2) of this section were obtained by the insurer, and the steps taken by the insurer to ensure

that these data are accurate and timely.

(4) Explain the use made by the insurer or the information set forth in response to paragraphs (c) (1) and (2) of this section, including the extent to which such information is reported to

national, public, and private entities (e.g., the Federal Bureau of Investigation and State and local police). If such reports are made, state the frequency and timing of the reporting.

(d)(1) Provide the rating characteristics used by the insurer to establish the premiums it charges for comprehensive insurance coverage for this type of motor vehicle and the premium penalties for vehicles of this type considered by the insurer as more likely to be stolen. This requirement may be satisfied by furnishing the pertinent sections of the insurer's rate manual.

(2) Provide the loss data used by the insurer to establish the premiums it charges for comprehensive insurance coverage for this type of motor vehicle and the premium penalties it charges for vehicles of this type it considers as more likely to be stolen. This requirement may be satisfied by providing the following:

(i) The total number of comprehensive insurance claims paid by the insurer during the reporting period.

(ii)(A) The total number of claims listed in (d)(2)(i) of this section that arose from a theft.

(B) The insurer's best estimate of the percentage of the number listed in paragraph (d)(2)(i)(A) of this section that arose from vehicle thefts, and an explanation of the basis for the estimate.

(C) The total amount (in dollars) paid out by the insurer during the reporting period in response to all the comprehensive claims filed by its policyholders.

(D) (i)(A) In the case of insurers listed in appendix A or B, provide—

(1) The total amount (in dollars) listed under paragraph (d)(2)(iii) of this section paid out by the insurer as a result of theft; and

(2) The insurer's best estimate of the percentage of the dollar total listed in paragraph (d)(2)(iv)(A) of this section

explanation of the basis for the estimate;

(B) In the case of other insurers subject to this part, the net losses suffered by the insurer (in dollars) as a result of vehicle theft;

(v)(A) The total amount (in dollars) recovered by the insurer from the sale of recovered vehicles, major parts recovered not attached to the vehicle structure, or other recovered parts, after the insurer had made a payment

listed under paragraph (d)(2)(iv) of this section.

(B) The insurer's best estimate of the percentage of the dollar total listed in paragraph (d)(2)(v)(A) of this section that arose from vehicle thefts, and an explanation of the basis for the estimate;

(vi) An identification of the vehicles for which the insurer charges comprehensive insurance premium penalties, because the insurer considers such vehicles as more likely to be stolen;

(vii) The total number of comprehensive insurance claims paid by the insurer for each vehicle risk grouping identified in paragraph (d)(2)(vi) of this section during the reporting period, and the total amount (in dollars) paid out by the insurer in response to each of the listed claims totals; and

(viii) The maximum premium adjustments (as a percentage of the basic comprehensive insurance premium) made for each vehicle risk grouping identified in paragraph (d)(2)(vi) of this section during the reporting period, as a result of the insurer's determination that such vehicles are more likely to be stolen.

(ix) (3) Identify any other rating rules and plans used by the insurer to establish its comprehensive insurance premiums and premium penalties for motor vehicles it considers as more likely to be stolen, and explain how such rating rules and plans are used to establish the premiums and premium

(x) (4) Explain the basis for the insurer's comprehensive insurance premiums and the premium penalties charged for motor vehicles it considers as more likely to be stolen. This requirement may be satisfied by providing the pertinent sections of materials filed with

